

## ABSTRACT

The present invention relates to a method for instantaneous purchases of goods and services, including purchases through electronic media such as the Internet, without revealing the identity of the buyer, disclosure of the buyer's banking information or credit card numbers or, indeed, the necessity of having banking accounts or credit cards.

It allows the convenience of credit cards in the modern electronic marketplace without requiring the buyer to qualify for a credit card. It also protects the credit card information and similar information of buyer that otherwise may possess or be qualified for credit cards.